## **ABSTRACT OF THE DISCLOSURE**

[187] An automated fulfillment system enables gift cards to be embedded or sent along with personalized greeting cards. The present invention, a method, system and apparatus enables a person to 1) purchase a gift card from either a Internet Website, Catalog, and/or retail kiosk, 2) choose a retail quality greeting card, 3) personalize the greeting card, and 4) send the personalized greeting cards as a gift with a gift card embedded inside the greeting card. The reverse is also possible, i.e. a user can purchase a greeting card, personalize the greeting card, and then assign that greeting card to have a gift card inserted inside therein.

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